## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PA HARRISBURG DIVISION

In re: ANGIE ZEIGLER YINGLING	§	Case No. 1:12-bk-05858
	§	
	§	
Debtor(s)	§	

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/05/2012.
- 2) The plan was confirmed on 04/02/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/16/2014, 11/19/2014, 12/16/2014.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/02/2013, 10/08/2014, 04/06/2015, 09/26/2017.
- 5) The case was completed on 10/10/2017.
- 6) Number of months from filing or conversion to last payment:  $\underline{60}$ .
- 7) Number of months case was pending: <u>62</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$35,550.00.
- 10) Amount of unsecured claims discharged without full payment: \$125,611.77.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s) \$42,441.00
Less amount refunded to debtor(s) \$0.00

**NET RECEIPTS** \$ 42,441.00

## Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 4,145.63
\$ 0.00
\$ 2,134.93

TOTAL EXPENSES OF ADMINISTRATION

\$ 6,280.56

Attorney fees paid and disclosed by debtor(s): \$5,219.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
ROBERT E. CHERNICOFF, ESQUIRE	Lgl	0.00	12,402.68	16,202.68	4,145.63	0.00
PORTFOLIO RECOVERY	Uns	0.00	27,579.64	27,579.64	0.00	0.00
OCWEN LOAN SERVICING	Sec	179,184.00	225,107.41	0.00	0.00	0.00
YORK COUNTY TAX CLAIM	Sec	6,091.90	4,181.58	0.00	0.00	0.00
YORK COUNTY TAX CLAIM	Pri	4,102.43	11,207.86	11,207.86	11,207.86	0.00
YORK COUNTY TAX CLAIM	Pri	4,717.10	10,785.10	0.00	0.00	0.00
YORK COUNTY TAX CLAIM	Sec	0.00	99.50	99.50	16.20	0.00
RAYMOND MCDIVITT	Pri	0.00	518.50	518.50	518.50	0.00
AMS SERVICING, LLC	Sec	257,000.00	449,954.67	0.00	0.00	0.00
JPMORGAN CHASE BANK, NA	Sec	147,746.02	153,346.79	0.00	0.00	0.00
JPMORGAN CHASE BANK, NA	Sec	0.00	184,361.94	0.00	0.00	0.00
CARRINGTON MORTGAGE	Sec	391,501.00	406,213.22	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	7,162.00	10,555.03	10,555.03	0.00	0.00
PORTFOLIO RECOVERY	Uns	26,151.00	26,151.10	26,151.10	0.00	0.00
PORTFOLIO RECOVERY	Uns	8,161.74	8,161.74	8,161.74	0.00	0.00
SYNCHRONY BANK	Uns	7,000.00	6,620.04	6,620.04	0.00	0.00
OCWEN LOAN SERVICING	Sec	130,575.93	150,934.59	0.00	0.00	0.00
JOHN DEERE CREDIT	Sec	9,832.74	9,677.14	0.00	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	<b>Scheduled</b>	<u>Asserted</u>	<u>Allowed</u>	Paid	<u>Paid</u>
JOHN DEERE CREDIT	Uns	0.00	7,420.14	7,420.14	0.00	0.00
YORK COUNTY TAX CLAIM	Pri	0.00	14,977.51	0.00	0.00	0.00
YORK COUNTY TAX CLAIM	Pri	0.00	3,752.69	0.00	0.00	0.00
YORK COUNTY TAX CLAIM	Pri	0.00	4,449.34	0.00	0.00	0.00
AMERICA'S SERVICING COMPANY	Sec	135,534.02	153,058.20	24,417.88	24,417.88	0.00
MET-ED	Uns	1,875.00	1,058.84	1,058.84	0.00	0.00
BANK OF AMERICA	Uns	27,579.00	NA	NA	0.00	0.00
THE CITY OF YORK	Uns	1,606.51	NA	NA	0.00	0.00
OMEWARD RESIDENTIAL	Sec	114,784.00	NA	NA	0.00	0.00
YORK CO TAX CLAIM BUREAU	Sec	3,119.17	NA	NA	0.00	0.00
YORK CO TAX CLAIM BUREAU	Pri	18,000.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA	Uns	1,124.88	NA	NA	0.00	0.00
FIA CSNA	Uns	6,007.30	NA	NA	0.00	0.00
HSBC BANK	Uns	20.00	NA	NA	0.00	0.00
RAYMOND MC DIVITT	Uns	518.50	NA	NA	0.00	0.00
STAPLES	Uns	1,209.05	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 24,417.88	\$ 24,417.88	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 99.50	\$ 16.20	\$ 0.00
TOTAL SECURED:	\$ 24,517.38	\$ 24,434.08	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 11,726.36	\$ 11,726.36	\$ 0.00
TOTAL PRIORITY:	\$ 11,726.36	\$ 11,726.36	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 87,546.53	\$ 0.00	\$ 0.00

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 6,280.56 \$ 36,160.44
TOTAL DISBURSEMENTS:	\$ 42,441.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/13/2017 By: /s/ CHARLES J. DEHART, III STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.